

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:
DONNA M PETTIWAY

Debtor(s)

Case No. 19-14291-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2019.
- 2) The plan was confirmed on 01/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/18/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,766.28.
- 10) Amount of unsecured claims discharged without full payment: \$175,666.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,286.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$33,286.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,274.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,808.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,082.78**

Attorney fees paid and disclosed by debtor: \$26.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFS ACCEPTANCE, LLC	Secured	NA	13,488.77	420.00	0.00	0.00
ALLY FINANCIAL	Unsecured	10,467.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CREDIT	Unsecured	1,202.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CREDIT	Unsecured	668.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CREDIT	Unsecured	1,522.09	1,522.09	1,522.09	554.86	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	1,659.29	1,659.29	604.88	0.00
AT&T	Unsecured	177.16	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE, C/O	Unsecured	NA	5,436.72	5,436.72	1,981.91	0.00
CITY OF PHILA	Secured	NA	242.10	242.10	242.10	0.00
COLLECTION RECOVERY SERVICES,	Unsecured	78,703.00	NA	NA	0.00	0.00
COMMONWEALTH OF PENNSYLVANIA	Unsecured	189.00	NA	NA	0.00	0.00
CREDENCE RESOURCE MANAGEMENT	Unsecured	1,869.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	375.00	NA	NA	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Unsecured	1,388.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	38,742.00	NA	NA	0.00	0.00
GINNYS/SWISS COLONY INC	Unsecured	372.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	269.53	265.58	265.58	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	3.95	1.44	0.00
LAKEVIEW LOAN SERVICING, LLC	Secured	NA	159,489.52	3,999.16	3,999.16	0.00
LVNV FUNDING	Unsecured	NA	1,708.70	1,708.70	622.90	0.00
LVNV FUNDING	Unsecured	NA	548.33	548.33	199.89	0.00
LVNV FUNDING	Unsecured	NA	543.48	543.48	198.13	0.00
MIDLAND FUNDING	Unsecured	274.00	NA	NA	0.00	0.00
MONROE & MAIN	Unsecured	86.00	NA	NA	0.00	0.00
NPRTO NORTH-EAST, LLC	Unsecured	NA	313.46	313.46	114.27	0.00
PENN MEDICINE	Unsecured	221.04	NA	NA	0.00	0.00
PENNSYLVANIA HOSPITAL PP	Unsecured	84.10	NA	NA	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	1,799.77	1,799.77	656.09	0.00
PORTFOLIO RECOVERY	Unsecured	40.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	592.51	592.51	215.99	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	535.55	535.55	195.23	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	346.86	346.86	126.45	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	401.54	401.54	146.38	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,091.24	1,091.24	397.80	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	484.60	484.60	176.66	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	381.59	381.59	139.10	0.00
SEVENTH AVENUE	Unsecured	221.94	NA	NA	0.00	0.00
SIMON'S AGENCY, INC.	Unsecured	1,573.00	NA	NA	0.00	0.00
SKO BRENNER AMERICAN, INC.	Unsecured	59.93	NA	NA	0.00	0.00
TARGET	Unsecured	364.00	NA	NA	0.00	0.00
THE EYE INSTITUTE AT OAK LANE	Unsecured	33.06	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	38,733.34	38,733.34	14,119.88	0.00
U.S. DEPARTMENT OF HUD	Secured	NA	18,684.54	18,684.54	0.00	0.00
VANCE & HUFFMAN LLC	Unsecured	2,480.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	670.75	670.75	244.52	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$22,683.70	\$3,999.16	\$0.00
Debt Secured by Vehicle	\$420.00	\$0.00	\$0.00
All Other Secured	\$242.10	\$242.10	\$0.00
TOTAL SECURED:	\$23,345.80	\$4,241.26	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$265.58	\$265.58	\$0.00
TOTAL PRIORITY:	\$265.58	\$265.58	\$0.00
GENERAL UNSECURED PAYMENTS:	\$56,773.77	\$20,696.38	\$0.00

Disbursements:

Expenses of Administration \$8,082.78
 Disbursements to Creditors \$25,203.22

TOTAL DISBURSEMENTS : **\$33,286.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.